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Equifax Information Services LLC

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

LYDIA T. RIVERA,

Plaintiff,

vs.

EQUIFAX INFORMATION SERVICES LLC,

Defendant.

Case No. 2:20-cv-01931-JCM-DJA

**DEFENDANT EQUIFAX
INFORMATION SERVICES LLC'S
ANSWER AND AFFIRMATIVE
DEFENSES TO PLAINTIFF'S
COMPLAINT**

Defendant Equifax Information Services LLC ("Equifax"), by and through its undersigned counsel, files its Answer and Defenses to Plaintiff's Complaint ("Complaint") as follows:

ANSWER

In response to the specific allegations in the enumerated paragraphs in the Complaint, Equifax responds as follows:

INTRODUCTION

1. Equifax states that the referenced provisions of the Fair Credit Reporting Act ("FCRA") speaks for itself and to the extent Plaintiff misstates, misquotes, or takes out of context the FCRA, the allegations are denied.

2. Equifax states that the referenced provisions of the FCRA speaks for itself and to the extent Plaintiff misstates, misquotes, or takes out of context the FCRA, the allegations are denied.

3. Equifax admits Plaintiff purports to bring claims pursuant to the FCRA. Equifax

denies it violated the FCRA, or any other law, in its handling of Plaintiff's credit file.

JURISDICTION AND VENUE

4. To the extent Plaintiff has properly alleged her claims, Equifax admits the Court may exercise its jurisdiction.

5. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 5.

PARTIES

6. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 6.

7. Equifax admits the allegations in Paragraph 7.

8. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 8.

Equifax Failed to Respond to Plaintiff's Written Dispute

9. Equifax denies the allegations in Paragraph 9.

10. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 10.

11. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 11.

12. Equifax states that the FCRA speaks for itself and to the extent Plaintiff misstates, misquotes, or takes out of context the FCRA, the allegations are denied.

13. Equifax denies the allegations in Paragraph 13.

14. Equifax denies the allegations in Paragraph 14.

15. Equifax denies the allegations in Paragraph 15.

FIRST CAUSE OF ACTION VIOLATION OF THE FAIR CREDIT REPORTING ACT 15 U.S.C. § 1681 *ET. SEQ.* (FCRA)

16. Equifax reasserts and re-alleges its responses and defenses as set forth herein.

17. Equifax denies the allegations in Paragraph 17.

18. Equifax denies the allegations in Paragraph 18.

19. Equifax denies the allegations in Paragraph 19.

20. Equifax denies the allegations in Paragraph 20.

21. Equifax denies the allegations in Paragraph 21.

22. Equifax denies the allegations in Paragraph 22.

23. Equifax denies the allegations in Paragraph 23.

24. Equifax denies the allegations in Paragraph 24.

PRAYER FOR RELIEF

Equifax denies that Plaintiff is entitled to any relief.

TRIAL BY JURY

25. Equifax admits that Plaintiff demands a jury trial.

26. Any allegation in Plaintiff's Complaint not heretofore specifically responded to by Equifax is hereby expressly denied.

WHEREFORE, having fully answered or otherwise responded to the allegations in Plaintiff's Complaint, Equifax prays that:

(1) Plaintiff's Complaint be dismissed in its entirety and with prejudice, with all costs taxed against Plaintiff; and

(2) it recover such other and additional relief as the Court deems just and appropriate.

Respectfully submitted, this 11th day of January, 2021.

CLARK HILL PLLC

By: /s/ Jeremy J. Thompson

Jeremy J. Thompson

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Attorney for Defendant Equifax Information Services LLC

CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the foregoing has been served this 11th day of January, 2021, via the Court's CM/ECF system, which will send a notification to all counsel of record.

By: /s/ Jeremy J. Thompson
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